

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**
 (if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Residence 1406 NW 75th St Seattle WA 98117 (Appraisal done on 9/14/09) Debtors claim this homestead exemption as an exemption on a potential predatory lending claim on their home against Beneficial and HSBC.	Fee Simple	C	\$305,000.00	\$416,573.00

Total: \$305,000.00

(Report also on Summary of Schedules)

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	C	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Premier Checking P.O. Box 260180 Baton Rouge LA 70826-0180 Acct #xxxx7107	C	\$1,262.19
		Chase Premier Savings P.O. Box 260180 Baton Rouge LA 70826-0180 Acct #xxxx9901	C	\$1,205.73
		Chase Classic Checking P.O. Box 260180 Baton Rouge LA 70826-0180 Acct #xxxx1995	C	\$1,058.93
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	C	\$1,330.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures	C	\$120.00
		Art Work by Otsuka (several paintings - valuation looked up on the internet to estimate value)	C	\$9,000.00
6. Wearing apparel.		Clothing for Husband and Wife	C	\$400.00
7. Furs and jewelry.		Wedding Rings, Watches, other jewelry	C	\$3,600.00

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Cameras, underwater camera equipment, underwater video equipment, black powder pistol, spear guns, scuba gear, photo printer	C	\$3,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K with Fidelity	C	\$5,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Nissan Murano 2003 Not in great condition	C	\$9,230.00
		Chevy S-10 1998 Beat-up work truck	C	\$1,000.00
		Fleetwood 24' Jamboree 2000 (RV) (in only fair condition)	C	\$5,000.00
26. Boats, motors, and accessories.		1990 Yukon 15' Inflatable & Trailer	C	\$500.00
		Hobie 18 & trailer	C	\$100.00
		1963 Chevy Suburban	C	\$150.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Work tools/equipment	C	\$1,250.00
30. Inventory.	X			
31. Animals.		2 Chesapeak Bay Golden Retrievers	C	\$0.00

In re **Michael Gunderson**
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Case No. **09-20948**
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Living Trust Inherited from her mother (will not receive anything until the Debtor dies)	C	Unknown
4 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$43,226.85

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
- ☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residence 1406 NW 75th St Seattle WA 98117 (Appraisal done on 9/14/09) Debtors claim this homestead exemption as an exemption on a potential predatory lending claim on their home against Beneficial and HSBC.	Wash. Rev. Code. § 6.13.030	\$125,000.00	\$305,000.00
Cash on hand	Wash. Rev. Code. § 6.15.010(3)(b)	\$20.00	\$20.00
Chase Premier Checking P.O. Box 260180 Baton Rouge LA 70826-0180 Acct #xxxx7107	Wash. Rev. Code. § 6.15.010(3)(b)	\$200.00	\$1,262.19
Household goods and furnishings	Wash. Rev. Code. § 6.15.010(3)(a)	\$1,330.00	\$1,330.00
Books, pictures	Wash. Rev. Code. § 6.15.010(3)(a)	\$120.00	\$120.00
Clothing for Husband and Wife	Wash. Rev. Code. § 6.15.010(1)	\$400.00	\$400.00
Wedding Rings, Watches, other jewelry	Wash. Rev. Code. § 6.15.010(1)	\$3,600.00	\$3,600.00
Cameras, underwater camera equipment, underwater video equipment, black powder pistol, spear guns, scuba gear, photo printer	Wash. Rev. Code. § 6.15.010(3)(a)	\$3,000.00	\$3,000.00
		\$133,670.00	\$314,732.19

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
401K with Fidelity	Wash. Rev. Code. § 6.15.020(3)	\$5,000.00	\$5,000.00
Nissan Murano 2003	Wash. Rev. Code. § 6.15.010(3)(c)	\$5,000.00	\$9,230.00
Not in great condition	Wash. Rev. Code. § 6.15.010(3)(b)	\$1,780.00	
Chevy S-10 1998	Wash. Rev. Code. § 6.15.010(3)(b)	\$0.00	\$1,000.00
Beat-up work truck			
Fleetwood 24' Jamboree 2000 (RV) (in only fair condition)	Wash. Rev. Code. § 6.15.010(3)(b)	\$0.00	\$5,000.00
1990 Yukon 15' Inflatable & Trailer	Wash. Rev. Code. § 6.15.010(3)(b)	\$0.00	\$500.00
Hobie 18 & trailer	Wash. Rev. Code. § 6.15.010(3)(b)	\$0.00	\$100.00
1963 Chevy Suburban	Wash. Rev. Code. § 6.15.010(3)(b)	\$0.00	\$150.00
Work tools/equipment	Wash. Rev. Code. § 6.15.010(4)(c)	\$1,250.00	\$1,250.00
Living Trust Inherited from her mother (will not receive anything until the Debtor dies)	Wash. Rev. Code. § 6.15.010(3)(b)	Unknown	Unknown
		\$146,700.00	\$336,962.19

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx2553 Beneficial/hfc PO Box 1547 Chesapeake, VA 23327	C	DATE INCURRED: 12/2008 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Residence REMARKS: VALUE: \$305,000.00				\$336,438.00	\$31,438.00
Representing: Beneficial/hfc		Beneficial/hfc P.O. Box 5608 Glendale Heights IL 60139-5608				Notice Only	Notice Only
ACCT #: xxxxxxxxxx7331 Beneficial/hfc Po Box 1547 Chesapeake, VA 23327	C	DATE INCURRED: 01/2008 NATURE OF LIEN: Credit Line Secured COLLATERAL: Residence REMARKS: VALUE: \$305,000.00				\$80,135.00	\$80,135.00
ACCT #: xxxx2553 Beneficial/hfc Po Box 1547 Chesapeake, VA 23327	C	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Residence REMARKS: VALUE: \$10,000.00				\$10,000.00	
Subtotal (Total of this Page) >						\$426,573.00	\$111,573.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxx7331	C	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Residence REMARKS:				\$900.00	
Beneficial/hfc Po Box 1547 Chesapeake, VA 23327		VALUE: \$900.00					
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this Page) >	\$900.00
						Total (Use only on last page) >	\$427,473.00
							\$0.00
							\$111,573.00

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (12/07)

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Johnson Controls Inc. c/o Fidelity Investments 82 Devonshire St. Boston MA 02109	C	DATE INCURRED: CONSIDERATION: 401K Loan REMARKS:				\$3,000.00	\$3,000.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$3,000.00	\$3,000.00	\$0.00
						\$3,000.00		
							\$3,000.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx3579 Allied Credit/Alliance One Attn: Bankruptcy PO Box 2449 Gig Harbor, WA 98335	C	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$75.00
ACCT #: xxxxxxxxxxxx2472 Gdyr/cbusa PO Box 20483 Kansas City, MO 64195	C	DATE INCURRED: 03/2008 CONSIDERATION: Charge Account REMARKS:				\$973.00
ACCT #: xxxxxxxx8193 Lowes / MBGA Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076	C	DATE INCURRED: 02/2006 CONSIDERATION: Charge Account REMARKS:				\$718.00
ACCT #: 8190 Nordstrom FSB Attention: Bankruptcy Department PO Box 6566 Englewood, CO 80155	C	DATE INCURRED: 07/1984 CONSIDERATION: Charge Account REMARKS:				\$969.00
ACCT #: xxx5002 Rentoncoll Po Box 272 Renton, WA 98057	C	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$212.00
ACCT #: xxxxxxxx7598 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	C	DATE INCURRED: 12/2004 CONSIDERATION: Charge Account REMARKS:				\$3,574.00
Subtotal >						\$6,521.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxxx8216 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	C	DATE INCURRED: 06/2001 CONSIDERATION: Charge Account REMARKS:				\$244.00	
ACCT #: xxxxxx0686 Texaco / Citibank Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 07/1991 CONSIDERATION: Credit Card REMARKS:				\$1,313.00	
ACCT #: xxxxxxxx1548 Us Bank Cb Disputes Saint Louis, MO 63166	C	DATE INCURRED: 12/01/1992 CONSIDERATION: Credit Card REMARKS:				\$7,533.00	
ACCT #: xxxxxxxxxxxx2187 Us Bank/na Nd Cb Disputes Saint Louis, MO 63166	C	DATE INCURRED: 12/1992 CONSIDERATION: Credit Card REMARKS:				\$7,608.00	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$16,698.00
						Total >	\$23,219.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Verizon Wireless PO Box Bellevue, WA 98009-9682	Cell Phone contract - ends 1/2011 Contract to be ASSUMED

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse	
	Relationship(s): Age(s):	Relationship(s): Age(s):
Employment:		
Debtor		Spouse
Occupation Name of Employer How Long Employed Address of Employer		Service Project Manager Johnson Controls 1 yr 4401 23rd Ave W Seattle WA 98117

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$7,901.86
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$0.00	\$7,901.86
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$773.08
b. Social Security Tax	\$0.00	\$458.16
c. Medicare	\$0.00	\$107.14
d. Insurance	\$0.00	\$295.02
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____ / WA Wkrs Cmp	\$0.00	\$5.06
h. Other (Specify) _____ / Sip Loan	\$0.00	\$129.20
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$1,767.66
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$6,134.20
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$0.00	\$6,134.20
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$6,134.20	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Michael Gunderson**
Patricia GundersonCase No. **09-20948**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
2. Utilities: a. Electricity and heating fuel		\$163.00
b. Water and sewer		\$107.00
c. Telephone		\$65.00
d. Other: Cell		\$88.00
3. Home maintenance (repairs and upkeep)		\$150.00
4. Food		\$650.00
5. Clothing		\$75.00
6. Laundry and dry cleaning		\$20.00
7. Medical and dental expenses		\$75.00
8. Transportation (not including car payments)		\$190.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$200.00
10. Charitable contributions		
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		
b. Life		
c. Health		\$40.00
d. Auto		\$156.00
e. Other: Health Savings Account		\$83.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
Specify:		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto:		
b. Other: Pet Expenses		\$125.00
c. Other: Misc Personal Expenses		\$75.00
d. Other:		
14. Alimony, maintenance, and support paid to others:		
15. Payments for support of add'l dependents not living at your home:		
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		
17.a. Other:		
17.b. Other:		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$2,262.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$6,134.20
b. Average monthly expenses from Line 18 above		\$2,262.00
c. Monthly net income (a. minus b.)		\$3,872.20

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$305,000.00		
B - Personal Property	Yes	5	\$43,226.85		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			\$427,473.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$3,000.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$23,219.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		18	\$348,226.85	\$453,692.00	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **Michael Gunderson**
Patricia Gunderson

Case No. **09-20948**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$3,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$3,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,134.20
Average Expenses (from Schedule J, Line 18)	\$2,262.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,025.79

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$111,573.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$23,219.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$134,792.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Michael Gunderson**
Patricia GundersonCase No. **09-20948**
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES**
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/20/2009Signature /s/ Michael Gunderson
Michael GundersonDate 10/20/2009Signature /s/ Patricia Gunderson
Patricia Gunderson

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **Michael Gunderson**
Patricia Gunderson

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **Michael Gunderson**
Patricia Gunderson

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Christina Latta Henry, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Christina Latta Henry

Christina Latta Henry, Attorney for Debtor(s)
Bar No.: 31273
Seattle Debt Law, LLC
705 Second Ave. Suite 1050
Seattle, WA 98104
E-Mail: chenry@seattledbtlaw.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **Michael Gunderson**
Patricia Gunderson

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Michael Gunderson _____

Patricia Gunderson _____

Printed Name(s) of Debtor(s)

Case No. (if known) **09-20948**

X **/s/ Michael Gunderson** **10/20/2009**

Signature of Debtor Date

X **/s/ Patricia Gunderson** **10/20/2009**

Signature of Joint Debtor (if any) Date

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **Michael Gunderson**
Patricia Gunderson

CASE NO **09-20948**

CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$2,500.00</u>
Prior to the filing of this statement I have received:	<u>\$2,500.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify)
3. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify)
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/20/2009

Date

/s/ Christina Latta Henry

Christina Latta Henry
Seattle Debt Law, LLC
705 Second Ave. Suite 1050
Seattle, WA 98104

Bar No. 31273

/s/ Michael Gunderson
Michael Gunderson

/s/ Patricia Gunderson
Patricia Gunderson